



**THE UNIVERSITY OF
NORTH CAROLINA SYSTEM**

Presentation To The
Legislative Commission On The
Fair Treatment Of Student-Athletes

Chancellor Philip L. Dubois



UNC CHARLOTTE

October 3, 2018

NCAA Structure

NCAA member institutions are divided into three divisions:

- **Division I** – 351 Schools (11 UNC Schools)
- **Division II** – 308 Schools (4 UNC Schools)
- **Division III** – 443 Schools (0 UNC Schools)

NCAA Structure

NCAA Divisional Requirements Relate to:

- Sports to be Sponsored
- Financial Aid Requirements
- Structure of Scholarships (full/partial)
- Required Minimum Contests by Sport
- Scheduling Requirements

NCAA Structure

Division I –

- Football Bowl Subdivision (FBS)
- Football Championship Subdivision (FCS)
- Division I – No Football

Division II –

Division III –

UNC Institutions & Intercollegiate Athletics

Division I

- Football Bowl Subdivision (FBS)
 - “The Power Five” Conferences – Autonomy
(NC State, UNC-Chapel Hill)
 - “Group of Five” Conferences
(Appalachian State, ECU, UNC Charlotte)
- Football Championship Subdivision (FCS)
(N.C. A&T, NCCU, WCU)
- Division I – No Football (UNCA, UNCG, UNCW)

UNC Institutions & Intercollegiate Athletics

Division I

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(N.C. A&T, NCCU, WCU)
- Division I – No Football (UNCA, UNCG, UNCW)

Division II (ECSU, FSU, UNCP, WSSU)

Division III (no UNC institutions)

UNC Institutions & Intercollegiate Athletics

	Low	High
Sports Sponsored	10 (WSSU)	28 (UNC-CH)
Student-Athletes (Unduplicated)	163 (ECSU)	818 (UNC-CH)
Total Spending	\$1.8M (ECSU)	\$96M (UNC-CH)

Summary of Financial Aid Rules

- Once awarded to a prospective student-athlete (“SA”), financial aid may not be conditioned upon SA reporting in satisfactory physical condition.

(D-I NCAA Bylaw 15.3.2.1)

(D-II NCAA Bylaw 15.5.2.2)

- Offer of scholarship must be in writing as to amount, duration, conditions and terms.

(D-I NCAA Bylaw 15.3.2.2)

(D-II NCAA Bylaw 15.5.2.3)

Summary of Financial Aid Rules

- The period of an award in a D-I Offer may be from 1 to 5 years, depending upon institutional choice and SA's athletic eligibility.

(D-I NCAA Bylaw 15.3.3.1)

- D-II Offer only for 1 year.

(D-II NCAA Bylaw 15.5.3.1)

Summary of Financial Aid Rules

- Offer may include nonathletic conditions (e.g., compliance with academic standards, athletic department policies or team rules).

(D-I NCAA Bylaw 15.3.4.2.2)

(D-II NCAA Bylaw 15.5.4.1.1)

Summary of Financial Aid Rules

- Financial Aid may not be reduced or canceled during period of the award:
 - On the basis of SA's athletic ability or performance.
 - Because of an injury, illness, or other physical or mental condition.
 - For any other athletics reason.

(D-I NCAA Bylaw 15.3.4.3)

(D-II NCAA Bylaw 15.5.4.3)

Summary of Financial Aid Rules

- SA's financial aid may be reduced or canceled if SA:
 - Renders himself or herself ineligible.
 - Fraudulently misrepresents information in application process, letter of intent, or financial aid agreement.
 - Engages in serious misconduct warranting discipline.
 - Voluntarily withdraws from a sport for personal reasons.

(D-I NCAA Bylaw 15.3.4.2)

(D-II NCAA Bylaw 15.5.4.1)

Summary of Financial Aid Rules

- Reduction or cancelation of aid during the period of the award or as a nonrenewal for the following academic year results in opportunity for hearing.
- Hearing conducted by institution's Financial Aid Office—not Athletics.
 - NOTE: Athletics may be represented on the standing committee.
(D-I NCAA Bylaw 15.3.2.3)
(D-II NCAA Bylaw 15.5.2.4)

Summary of Financial Aid Rules

- It is important to distinguish between being “cut” from the team and reduction or cancelation of athletics-related financial aid.
 - A student-athlete with a serious injury that prevents him/her from continuing to participate in the sport may be removed from the team roster.
 - That decision is independent of any decision related to his/her financial aid.
 - An injured student who cannot play for the remaining years of his/her eligibility may be granted a medical exemption by the NCAA and would be considered a “non-counter.”

Summary of Financial Aid Rules

- Nonrenewal practices vary by Division
 - D-I “Autonomy” conferences and many other Division I conferences do not permit non-renewal for athletically-related reasons, such as performance, injury, illness, etc.
(D-I NCAA Bylaw 15.3.5)

Summary of Financial Aid Rules

- D-II rules prohibit institution from guaranteeing automatic renewals.
 - In context of athletics-related illness or injury, an institution representative may inform student-athlete of the regular institutional policy related to renewal or continuation of athletics aid past the one-year period due to illness or injury during athletics participation.

(D-II NCAA Bylaws 15.5.3.1.2 and 15.5.3.1.3)

Medical Care

- Institutions must provide independent medical care and affirm the ***unchallengeable autonomous authority*** of primary athletics health care providers (team physicians and athletic trainers) to determine medical management and return-to-play decisions related to student-athletes.
- Each institution must designate an athletics health care administrator to oversee the institution's athletic health care administration and delivery.

(D-I NCAA Bylaw 3.2.4.17)

(D-II NCAA Bylaw 3.3.4.17)

Summary of Student-Athlete Insurance Rules

UNC System Requirements

- All students must have insurance:
 - Parental policy insurance coverage, or
 - Private individual insurance coverage, or
 - UNC Blue Cross/Blue Shield (UNC System policy)

Summary of Student-Athlete Insurance Rules

NCAA Requirements

- All athletic programs must certify insurance coverage for SAs in athletic-related activities (D-I NCAA Bylaw 3.2.4.8 and D-II Bylaws 3.3.4.13 and 3.3.4.13.1).
 - Coverage may come from parental insurance, an independent policy purchased by the SA, or a University's secondary policy.
- Coverage limits from all policies must be at least \$75,000.
 - After that, the NCAA's "catastrophic injury insurance program" kicks in.
- NCAA catastrophic policy covers 100% of medical benefits and provides disability benefits (lifetime benefits of up to \$20,000,000).

Summary of Student-Athlete Insurance Rules

- Student policy is **Primary**, University policy is **Secondary**
 - Primary policy deductible and co-pays may be covered in whole or in part by University.
 - *Examples:* UNC Charlotte pays \$1,000 of deductible and all co-pays and co-insurance; if student's primary policy has high deductible, the university will purchase a student Blue Cross/Blue Shield policy with a \$500 deductible.
 - Secondary policies vary by institution.
 - *Examples:* UNC Charlotte has \$7,500 deductible; UNC Asheville has \$0 deductible.
 - Secondary deductibles can be satisfied by primary medical insurance, Athletic department payments, student-athlete payments, or a combination.

Summary of Student-Athlete Insurance Rules

- Secondary policies generally cover two years **after injury** (some provide three).
 - Covered treatment can continue past end of season or past graduation.
- Autonomy conferences (e.g., ACC) voted in 2018 to cover student medical coverage and mental health benefits for at least **two years after SAs leave campus or until SA qualifies for NCAA catastrophic injury insurance, whichever comes first.**

(D-I NCAA Bylaw 16.4.1)

Case Study

John is a junior who was awarded a one-year scholarship to play basketball.

In pre-season practice, John had a serious fall that resulted in an injury.

Case Study

- i. At the time of John's injury in practice, he is able to walk following the fall but complains of significant pain when doing so.

What actions would be taken by coaches and athletic trainers to assess and respond to the injury?

- In general, athletic trainers would provide initial assessment and determine whether student-athlete needs to be examined by physician or taken to medical center (either immediately or by appointment).
- Follow-up care is determined by the trainer in consultation with physician or other medical care providers.

Case Study

- ii. John is assessed by university medical personnel who recommend a conservative approach. They do not recommend immediate surgery and clear John to continue practicing.

John continues to experience pain and sees a medical expert in his home town who advises immediate surgery and no further play until a two-month recovery period has passed.

Case Study

If John seeks immediate surgery rather than follow the advice of the university medical personnel, can John be cut from the team and can John's scholarship be reduced or revoked?

- While NCAA rules allow coaches to manage their team roster, UNC institutions generally would not allow John to be cut from the team due to an athletically-related injury if he has been cleared to play or for following his personal physician's medical advice.
- Following the advice of his personal physician cannot be a basis for reducing or canceling John's financial aid during the period of the award.

See D-I NCAA Bylaw 15.3.4.3 and D-II NCAA Bylaw 15.5.4.3

Case Study

- iii. After further review, the team doctors also conclude that John needs immediate surgery.

John undergoes a surgery the next week with out-of-pocket costs of \$2,000.

Case Study

Who provides the insurance for the surgery and who covers the out-of-pocket costs?

- The student-athlete's insurance is always primary, but schools often cover deductibles, co-pays, and co-insurance.
- If student-athlete has a treatment proposed by personal medical care provider, the institution's medical team will consult with that provider to determine the best course of treatment.
 - If approved by the institution, all out-of-pocket costs (deductibles, co-pays) are paid by the institution.
 - If not approved by the institution, the student-athlete could be responsible for all costs, but determinations are made case by case.

Case Study

Would it matter if John were no longer on the roster?

☐ **No.**

Case Study

- iv. In the spring semester following the injury and after the season has concluded, John continues to struggle with the injury and has to have a follow-up surgery with out-of-pocket costs of \$5,000.

Who provides the insurance for the surgery and who covers the out-of-pocket costs?

- See previous slide for summary of insurance coverage.

Would it matter if John is no longer on the team roster?

- It does not matter if John is no longer on the team roster if the injury is the result of athletically-related activity.

Case Study

- v. John is able to take extra courses over the summer while recovering from surgery and graduates early but continues to have complications from the injury and needs additional surgery two months after graduating with out-of-pocket costs of \$1,000.

Who provides the insurance for the surgery and who covers the out-of-pocket expenses?

- See previous slide for summary of insurance coverage.

Case Study

- vi. Assume John does not graduate and plans to return for his senior year. The coach is uncertain if John will be able to play at the same level as the result of his injury.

Case Study

Can the coach cut John?

- NCAA rules allow coaches to manage their rosters. There is no requirement for the coach to keep John on the team roster.

Case Study

Can the coach keep John on the team but not renew his scholarship for his senior year? It depends.

- This is a renewal. If John is enrolled at an Autonomy school or one that follows the Autonomy renewal rule, John's scholarship will be honored.
- If John is enrolled at a non-Autonomy school and is on a one-year scholarship, there exists the flexibility not to renew the scholarship but not without a hearing and, as a matter of practice, most UNC institutions will honor the scholarship.
- If John is enrolled at a non-Autonomy school but is on a multi-year scholarship, his scholarship will be honored.

Case Study

If John had a multi-year scholarship instead of a single-year scholarship, would he be able to keep the scholarship if he were cut?

☐ **Yes.**

Case Study

- vii. John seems to have recovered from his injury and the coach keeps John on the team and offers an athletic scholarship for his senior year.

However, in the second pre-season practice, John falls and aggravates the prior injury and although further treatment is not required, John's performance declines.

Case Study

Can the coach cut John from the team?

- NCAA rules allow coaches to manage their rosters. There is no requirement for the coach to keep John on the team roster.

Case Study

If so, does John keep his scholarship for the year?

- Yes.
- See D-I NCAA Bylaw 15.3.4.3 and D-II NCAA Bylaw 15.5.4.3
 - Institutional financial aid based in any degree on athletics ability may not be reduced or canceled during the period of its award because of an injury, illness or physical or mental condition.

Can the coach keep John on the roster but remove his scholarship?

- No. John's financial aid would be protected.

Thank You